

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

**Louis S. Rood**  
**Kara K. Prentice**  
Debtor(s)

Bankruptcy Case No.: 16-20765-GLT  
Issued Per 1/30/2020 Proceeding  
Chapter: 13  
Docket No.: 98 - 89  
Concil. Conf.: January 30, 2020 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 10, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Jan. 30, 2020 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 3-2 of The IRS .
- H. Additional Terms:

**(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:***

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



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Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Dated: February 3, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
 Louis S. Rood  
 Kara K. Prentice  
 Debtors

Case No. 16-20765-GLT  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas  
 Form ID: 149

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 Total Noticed: 24

Date Rcvd: Feb 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2020.

db/jdb +Louis S. Rood, Kara K. Prentice, 104 Ruth Place, Belle Vernon, PA 15012-1980  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
 cr +SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 14191080 American Express Bank, C/O Beckett & Lee, Malvern, PA 19355  
 14255581 American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14191081 BAYVIEW LOAN SERVICING, PO Box 840, Buffalo, NY 14203  
 14191083 BVA Federal Credit Union, 608 Rostraver Rd, Bethel Park, PA 15102  
 14207437 +Bank of America, 450 American Street, Simi Valley, CA 93065-6285  
 14245994 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14207439 +Belle Vernon Boro & ASD, c/o Central Tax Bureau, 212 State Street, Belle Vernon, PA 15012-1152  
 14191084 +Chase, Post Office Box 15298, Wilmington, DE 19850-5298  
 14191086 FIA Card Services, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 14191091 +PNC BANK, PO BOX 94982, Cleveland, OH 44101-4982  
 14264732 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 14263237 +Peoples Natural Gas Company, LLC, 205 North Main Street, Butler, PA 16001, Attention: Barbara Rodgers 16001-4904  
 14191093 +US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14268334 E-mail/Text: camanagement@mtb.com Feb 04 2020 03:56:53 Bayview Loan Servicing, LLC, c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840  
 14207443 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Feb 04 2020 03:57:51 Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679  
 14191085 +E-mail/Text: mrdiscen@discover.com Feb 04 2020 03:56:41 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14191088 E-mail/Text: cio.bnccmail@irs.gov Feb 04 2020 03:56:51 Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
 14191090 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2020 03:57:17 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 14191092 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 04 2020 03:52:51 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 14195228 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2020 03:57:18 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946  
 15009898 +E-mail/Text: jennifer.chacon@spservicing.com Feb 04 2020 03:57:55 Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BAYVIEW LOAN SERVICING, LLC  
 14191082 Belle Vernon Boro & ASD, c/o Central Tax Bureau, 212 State Street  
 14207436\* American Express Bank, C/O Beckett & Lee, Malvern, PA 19355  
 14207438\* BAYVIEW LOAN SERVICING, PO Box 840, Buffalo, NY 14203  
 14207440\* BVA Federal Credit Union, 608 Rostraver Rd, Bethel Park, PA 15102  
 14207441\* +Chase, Post Office Box 15298, Wilmington, DE 19850-5298  
 14207444\* +Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14207445\* FIA Card Services, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 14191087\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
 14207446\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
 14191089\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107  
 14207448\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107  
 14207447\* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
 14207449\* PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 14207450\* +PNC BANK, PO BOX 94982, Cleveland, OH 44101-4982  
 14207451\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)  
 14201975\* US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973  
 14207453\* +US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
 14207442 ##+Chase, Po Box 15860, Wilmington, DE 19850-5860  
 14207452 ##+US Department Of Education, PO Box 530229, Atlanta, GA 30353-0229

TOTALS: 2, \* 16, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor SELECT PORTFOLIO SERVICING, INC alubin@milsteadlaw.com, bkecf@milsteadlaw.com  
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Louis S. Rood ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Kara K. Prentice ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 8